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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1:	Identity Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your pictu exar licer Brin- iden	e the name that is on a government-issued ure identification (for mple, your driver's ase or passport). g your picture tification to your sting with the trustee.	Derwyn First name L Middle name Thompson Last name and Suffix (Sr., Jr., II, III)	First name Middle name Last name and Suffix (Sr., Jr., II, III)
2.	use Inclu	other names you have d in the last 8 years ude your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security nber or federal vidual Taxpayer ntification number	xxx-xx-6047	

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Debtor 1 Derwyn L Thompson

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live		If Debtor 2 lives at a different address:			
		14947 Riverside Drive South Holland, IL 60473 Number, Street, City, State & ZIP Code	Number Chrost City Chate 9 7ID Code			
		Cook	Number, Street, City, State & ZIP Code			
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Debtor 1 Derwyn L Thompson

Case number (if known)

Par	Tell the Court About	our Ban	kruptcy Ca	se						
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.								
	choosing to file under	☐ Chapter 7								
		☐ Cha	pter 11							
		☐ Cha	pter 12							
		■ Cha	pter 13							
8.	How you will pay the fee		will nov the	entire fee when I file my pe	otition D	agge shock with t	ha alark'a office in your	r local court for more details		
ο.	now you will pay the lee	al or	oout how yo	u may pay. Typically, if you a attorney is submitting your page.	are paying	the fee yourself,	you may pay with cash	, cashier's check, or money		
				y the fee in installments. If ye in Installments (Official For		e this option, sign	and attach the Applica	ation for Individuals to Pay		
				t my fee be waived (You ma				oter 7. By law, a judge may, of the official poverty line that		
		ap	oplies to you	ur family size and you are una on to Have the Chapter 7 Filir	able to pay	y the fee in install	ments). If you choose t	this option, you must fill out		
			Ψμ		.9			,		
9.	Have you filed for bankruptcy within the	□ No.								
	last 8 years?	■ Yes.								
			District	Northern District of Illinois	When	3/09/17	Case number	17-07341		
			District		— When		Case number			
			District		When		Case number			
10.	Are any bankruptcy cases pending or being	■ No								
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.								
			Debtor				Relationship to y	ou		
			District		When		Case number, if	known		
			Debtor				Relationship to y	ou		
			District		When		Case number, if	known		
11.	Do you rent your	■ No.	Go to I	ine 12.						
	residence?	☐ Yes.	Has yo	ur landlord obtained an evict	ion judgm	ent against you a	nd do you want to stay	in your residence?		
		00.		No. Go to line 12.	. •	· ,		-		
				Yes. Fill out <i>Initial Statement</i> bankruptcy petition.	nt About ar	n Eviction Judgme	ent Against You (Form	101A) and file it with this		

Document Page 4 of 57 Case number (if known) Debtor 1 Derwyn L Thompson Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time ■ No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention?

Number, Street, City, State & Zip Code

Where is the property?

For example, do you own perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

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Debtor 1 Derwyn L Thompson

Case number (if known)

Part 5: Expla

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 57 Case number (if known) Debtor 1 Derwyn L Thompson Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. you have? individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5**0,001-100,000 **5001-10,000** □ 50-99 owe? **1**0,001-25,000 ☐ More than 100,000 □ 100-199 **200-999** 19. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion **\$50,001 - \$100,000** be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion ■ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion ■ \$0 - \$50.000 estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Derwyn L Thompson Signature of Debtor 2 **Derwyn L Thompson**

Executed on

MM / DD / YYYY

Signature of Debtor 1

Executed on October 9, 2017

MM / DD / YYYY

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Debtor 1 Derwyn L Thompson

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Bennie W Fernandez	Date	October 9, 2017
Signature of Attorney for Debtor		MM / DD / YYYY
Bennie W Fernandez		
Printed name		
Fernandez & Gray		
Firm name		
223 W. Jackson		
Chicago, IL 60606		
Number, Street, City, State & ZIP Code		
Contact phone 312-386-1010 Em	nail address	bennie161@sbcglobal.net
Bar number & State		_

		Docum		
Fill in this infor	rmation to identify your	case:		
Debtor 1	Derwyn L Thomp	son		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	68,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	5,525.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	73,525.00
Paı	t 2: Summarize Your Liabilities		
			abilities It you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	189,176.05
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	37,730.13
	Your total liabilities	\$	226,906.18
Paı	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	4,607.50
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,027.50
Paı	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sc	hedules.
7.	■ Yes What kind of debt do you have?		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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Case number (if known) Document

Debtor 1 Derwyn L Thompson

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$	6,500.00
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	 • —	0,300.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on <i>Schedule E/F</i> , copy the following:	Total c	laim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	9,029.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	9,029.00

	Case	e 17-3021	4 Doc 1		10/09/17 ument	Entered 10/0 Page 10 of 57		14 De	sc N	Main
Fill	in this informat	ion to identify	your case and t	his filing	j:					
Deb	_	Derwyn L T		le Name		Last Name				
	otor 2 use, if filing)	First Name	Midd	le Name		Last Name				
Unit	ed States Bankr	uptcy Court for	r the: NORTHER	RN DIST	RICT OF ILLIN	NOIS				
Cas	e number					-				Check if this is an amended filing
Off	ficial Forn	n 106A/E	3							
Sc	hedule	A/B: P	roperty							12/15
nfor Answ Part	mation. If more speed wer every question Describe Each	ace is needed, n. h Residence, B	attach a separate s	sheet to th	Estate You Ow	e are filing together, both e top of any additional p rn or Have an Interest In	ages, write your n			
	•	e any legal or ed	quitable interest in	any resid	ence, building,	land, or similar property	y ?			
	No. Go to Part 2. Yes. Where is the									
_	res. Where is the	e property?								
1.1				What	is the property	? Check all that apply				
	14947 Rivers Street address, if av		scription	. 🗖	,					or exemptions. Put ms on <i>Schedule D:</i>
	Olioci addioso, ii av	anabio, or other do	Sonption		Duplex or mult Condominium	· ·				cured by Property.
						·				
	South Hollan	nd IL	60473-0000			or mobile home	Current val			rrent value of the
	City	State	ZIP Code	. 📙	Land Investment pro	nnerty	entire prop \$6	8,000.00	por	tion you own? \$68,000.00
	,	State	2 0000		Timeshare	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	<u>-</u>			. ,
					Other		(such as fe	e simple, ten		wnership interest by the entireties, or
				Who	has an interest	in the property? Check of	_{ne} a life estate	e), if known.		

Check if this is community property lacksquare At least one of the debtors and another Other information you wish to add about this item, such as local property identification number:

Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.......

\$68,000.00

Cook

County

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Debt	tor 1 D	erwyn L Thom	pson	Document	Page 11 of 57	Case number (if known)	
3. C a	ars, vans,	trucks, tractors	, sport utility vel	hicles, motorcycles			
	No						
	Yes						
0.4	Mala	Chevrole		Who has an interest in th		Do not deduct seco	ured claims or exemptions. Put
3.1	Make: Model:	Cobalt		Who has an interest in the Debtor 1 only	e property? Check one	the amount of any	secured claims on Schedule D: ve Claims Secured by Property.
	Year:	2007	_	Debtor 2 only		Current value of t	
	Approxin	nate mileage:	160000	Debtor 1 and Debtor 2	only	entire property?	portion you own?
	Other inf	ormation:		At least one of the debt	ors and another		
				Check if this is comm (see instructions)	unity property	\$3,575	\$3,575.00
5 A				n for all of your entries f hat number here			\$3,575.00
						L	
		be Your Personal a		ems erest in any of the follov	ving itomo?		Current value of the
БО у	ou own c	or nave any legal	or equitable int	erest in any of the follow	ving items :		portion you own? Do not deduct secured claims or exemptions.
E	xamples: I No	, ,,		china, kitchenware			
	Yes. De	scribe					
		M	isc Household	l Items			\$1,250.00
		·				<u> </u>	
E		Televisions and ra		eo, stereo, and digital equi edia players, games	pment; computers, printe	ers, scanners; music co	ollections; electronic devices
	Yes. De	scribe					
E					oks, pictures, or other a	rt objects; stamp, coin,	or baseball card collections;
	Yes. De	scribe					
	xamples:	for sports and h Sports, photograp musical instrume	ohic, exercise, an	d other hobby equipment;	bicycles, pool tables, go	olf clubs, skis; canoes a	and kayaks; carpentry tools;
	No Yes. De	scribe					
	•	: Pistols, rifles, sh	otguns, ammunit	ion, and related equipmer	nt		
	No I vos Do	coribo					

De	Case 17-30214 Pebtor 1 Derwyn L Thompson		Filed 10/09/17 Document	Entered 10/09/17 15:02:14 Page 12 of 57 Case number (if known)	Desc Main
11.	Clothes Examples: Everyday clothes, furs □ No ■ Yes. Describe		s, designer wear, shoes,		
	Misc V	Vearing App	parel		\$500.00
	■ No □ Yes. Describe Non-farm animals		engagement rings, wedd	ding rings, heirloom jewelry, watches, gems, o	gold, silver
	Examples: Dogs, cats, birds, hors ■ No □ Yes. Describe	ses			
	Any other personal and househ ■ No □ Yes. Give specific information	-	u did not already list, ir	ncluding any health aids you did not list	
15	. Add the dollar value of all of y for Part 3. Write that number h		· · · · · · · · · · · · · · · · · · ·	ny entries for pages you have attached	\$1,750.00
Pa	rt 4: Describe Your Financial Assets	5			
	you own or have any legal or ed		est in any of the follow	ing?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Cash Examples: Money you have in yo ■ No □ Yes			sit box, and on hand when you file your petiti	on
			al accounts; certificates of counts with the same inst	f deposit; shares in credit unions, brokerage itution, list each.	houses, and other similar
	Yes		Institution n	ame:	
	17.1.		Fifth Thire	d Bank	\$190.00
	17.2.		Allegacy	Federal Credit Union	\$10.00
18.	Bonds, mutual funds, or public Examples: Bond funds, investme ■ No			ey market accounts	
	☐ Yes	Institution or is	ssuer name:		
	joint venture	nterests in ir	ncorporated and uninco	orporated businesses, including an interes	st in an LLC, partnership, and
	■ No	alaanid (b.)			
	☐ Yes. Give specific information a Nan	about them ne of entity:		% of ownership:	
20.	Government and corporate bon Negotiable instruments include p Non-negotiable instruments are t	ersonal check	s, cashiers' checks, pror	nissory notes, and money orders.	

		Case 17-30214	Doc 1		Entered 10/09/17 15:02:14	Desc Main				
De	ebtor 1	Derwyn L Thompso	n	Document	Page 13 of 57 Case number (if known)					
	■ No □ Yes.	Give specific information	about them							
			uer name:							
21.		ment or pension accoun ples: Interests in IRA, ERI		1(k), 403(b), thrift saving	gs accounts, or other pension or profit-sharing	plans				
	Yes. List each account separately. Type of account: Institution name:									
22.	2. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others									
	■ No □ Yes.			Institution r	name or individual:					
23.		ties (A contract for a perio	dic payment o	f money to you, either fo	r life or for a number of years)					
	■ No □ Yes.	lssuer nam	e and descrip	tion.						
24.		ts in an education IRA, i .C. §§ 530(b)(1), 529A(b),			ogram, or under a qualified state tuition pro	gram.				
		Institution i	name and des	cription. Separately file t	he records of any interests.11 U.S.C. § 521(c):					
25.	Trusts No	s, equitable or future inte	rests in prope	erty (other than anythir	ng listed in line 1), and rights or powers exe	rcisable for your benefit				
	☐ Yes.	Give specific information	about them							
26.		ts, copyrights, trademark ples: Internet domain nam								
	☐ Yes.	Give specific information	about them							
27.	_Exam	ses, franchises, and other ples: Building permits, exc			n holdings, liquor licenses, professional license	es				
	■ No □ Yes.	Give specific information	about them							
M	oney or	property owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.				
28.	_	funds owed to you								
	■ No □ Yes.	Give specific information	about them, in	cluding whether you alre	eady filed the returns and the tax years					
29.	_Exam	/ support ples: Past due or lump sur	n alimony, spo	ousal support, child supp	ort, maintenance, divorce settlement, property	settlement				
	■ No □ Yes.	Give specific information.								
30.		amounts someone owes ples: Unpaid wages, disab benefits; unpaid loar	ility insurance		nefits, sick pay, vacation pay, workers' comper	nsation, Social Security				
	_	Give specific information	••							
		sts in insurance policies ples: Health, disability, or l	ife insurance;	health savings account ((HSA); credit, homeowner's, or renter's insurar	nce				

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Debtor 1	Derwyn L Thompson		Document	Page 14 of 57 Case number (if known)	
П у			alian and list its maline	<u> </u>	
□ Yes	. Name the insurance compa Com	any of each po pany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
If you some	are the beneficiary of a livin one has died. Give specific information			ed surance policy, or are currently entitled to rec	eive property because
Exam ■ No	s against third parties, who ples: Accidents, employment. Describe each claim			it or made a demand for payment s to sue	
■ No	contingent and unliquidat . Describe each claim	ed claims of	every nature, including	g counterclaims of the debtor and rights to	set off claims
■ No	nancial assets you did not . Give specific information	already list			
	the dollar value of all of yo art 4. Write that number he			ny entries for pages you have attached	\$200.00
Part 5: Do	escribe Any Business-Related	Property You	Own or Have an Interest I	In. List any real estate in Part 1.	
37. Do you	own or have any legal or equi	table interest	in any business-related p	roperty?	
■ No. G	o to Part 6.				
☐ Yes.	Go to line 38.				
	escribe Any Farm- and Comme you own or have an interest in fa			n or Have an Interest In.	
46. Do yo	u own or have any legal or	equitable in	terest in any farm- or o	commercial fishing-related property?	
■ No	. Go to Part 7.				
☐ Ye	s. Go to line 47.				
Part 7:	Describe All Property You	Own or Have a	n Interest in That You Dic	d Not List Above	
Exam	u have other property of an apples: Season tickets, country				
■ No □ Yes	. Give specific information				
54. Add	the dollar value of all of yo	our entries fr	om Part 7. Write that n	umber here	\$0.00

Official Form 106A/B Schedule A/B: Property page 5

Debtor 1	Derwyn L Thompson	Document	Case number (if known)	
Part 8:	List the Totals of Each Part of this Form			

Part	8: List the Totals of Each Part of this Form	List the Totals of Each Part of this Form						
55.	Part 1: Total real estate, line 2			\$68,000.00				
56.	Part 2: Total vehicles, line 5	\$3,575.00						
57.	Part 3: Total personal and household items, line 15	\$1,750.00						
58.	Part 4: Total financial assets, line 36	\$200.00						
59.	Part 5: Total business-related property, line 45	\$0.00						
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00						
61.	Part 7: Total other property not listed, line 54 +	\$0.00						
62.	Total personal property. Add lines 56 through 61	\$5,525.00	Copy personal property total	\$5,525.00				
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$73,525.00				

Official Form 106A/B Schedule A/B: Property page 6

		D O O O O I I I O	1 440 10 0101	
Fill in this infor	mation to identify your	case:		
Debtor 1	Derwyn L Thomp	son		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	١.	Which set of exemptions are	vou claiming?	Check one only.	even if your spou	use is filing with vo
--	----	-----------------------------	---------------	-----------------	-------------------	-----------------------

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the Amount of the exemption you claim portion you own		Specific laws that allow exemption	
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
14947 Riverside Drive South Holland, IL 60473 Cook County	\$68,000.00		\$15,000.00	735 ILCS 5/12-901
Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit	
2007 Chevrole Cobalt 160000 miles Line from Schedule A/B: 3.1	\$3,575.00		\$2,400.00	735 ILCS 5/12-1001(c)
Line Irom Schedule A/B. 3.1			100% of fair market value, up to any applicable statutory limit	
Misc Household Items Line from Schedule A/B: 6.1	\$1,250.00		\$1,250.00	735 ILCS 5/12-1001(b)
Ellie Holli Genedale A.B. G.1			100% of fair market value, up to any applicable statutory limit	
Misc Wearing Apparel Line from Schedule A/B: 11.1	\$500.00		\$500.00	735 ILCS 5/12-1001(a)
Ellie Holli Genedale A/D.			100% of fair market value, up to any applicable statutory limit	
Fifth Third Bank Line from Schedule A/B: 17.1	\$190.00		\$190.00	735 ILCS 5/12-1001(b)
Line nom Schedule A/B. 11.1			100% of fair market value, up to any applicable statutory limit	

Case 17-30214 Doc 1 Filed 10/09/17 Entered 10/09/17 15:02:14 Desc Main Document Page 17 of 57 Derwyn L Thompson Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B **Allegacy Federal Credit Union** 735 ILCS 5/12-1001(b) \$10.00 \$10.00 Line from Schedule A/B: 17.2 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Yes

			Document	Page 18	of 57		
Fill	in this informatio	n to identify you	ır case:				
Deb	tor 1 D	erwyn L Thom	nson				
DOD		rst Name	Middle Name	Last Name			
Deb	tor 2						
(Spot	use if, filing) Fir	rst Name	Middle Name	Last Name			
Unit	ed States Bankrup	otcy Court for the	NORTHERN DISTRICT OF ILL	INOIS			
01	ou otatoo bariit ap	otoy Court for tiro.	101111211112111101111011111				
Cas	e number						
(if kno	own)					☐ Check	if this is an
						ameno	led filing
Oπ.	isial Farms 40	0CD					
	icial Form 10						
Sc	hedule D:	Creditors	: Who Have Claims	Secured	by Propert	У	12/15
			If two married people are filing togeth				
numb	oer (if known).	_ '					
1. Do	any creditors have	claims secured by	y your property?				
	■ No. Check this	box and submit th	his form to the court with your other	schedules. Yo	u have nothing else t	o report on this form.	
	Yes. Fill in all o	of the information I	helow				
			Sciow.				
Par	List All Sec	cured Claims			Column A	Column B	Column C
			more than one secured claim, list the cre a particular claim, list the other creditors		Amount of claim	Value of collateral	Unsecured
			cal order according to the creditor's nam		Do not deduct the	that supports this	portion
] AU				value of collateral.	claim	If any
2.1	Allegacy Fede	eral Credit	Describe the property that secures t	the claim:	\$177,828.05	\$68,000.00	\$0.00
	Creditor's Name		14947 Riverside Drive South		+111,020100		40.00
			Holland, IL 60473 Cook Cou	-			
	1 Coroprate D	rive					
	Suite 360		As of the date you file, the claim is: apply.	Check all that			
	Lake Zurich, I	L 60047	☐ Contingent				
	Number, Street, City, S	State & Zip Code	☐ Unliquidated				
			☐ Disputed				
Who	o owes the debt?	Check one.	Nature of lien. Check all that apply.				
	Debtor 1 only		An agreement you made (such as	mortgage or secu	ured		
	Debtor 2 only		car loan)				
	Debtor 1 and Debtor 2	2 only	☐ Statutory lien (such as tax lien, med	chanic's lien)			
	at least one of the del	btors and another	☐ Judgment lien from a lawsuit				
	Check if this claim re	elates to a	☐ Other (including a right to offset)				
'	community debt						
Date	debt was incurred		Last 4 digits of account numl	ber			
			_				
2.2	Automotive C	redit Corp	Describe the property that secures t	the claim:	\$11,348.00	\$3,575.00	\$7,773.00
	Creditor's Name	<u> </u>	2007 Chevrole Cobalt 16000	0 miles	<u> </u>		
	Michael Andre	ews &					
	Assoc.	D .	As of the date you file, the claim is:	Chack all that			
	26261 Evergre Suite 350	een Ka.	apply.	Officer all triat			
	Southfield, MI	48076	☐ Contingent				
	Number, Street, City, S		☐ Unliquidated				
	rumber, eneet, eny,	orato a zip oddo	☐ Disputed				
Who	owes the debt?	Check one.	Nature of lien. Check all that apply.				
. .	Debtor 1 only		☐ An agreement you made (such as i	mortgage or secu	ured		
	Debtor 2 only		car loan)	0 0: : : : : : :			
	Debtor 1 and Debtor 2	2 only	☐ Statutory lien (such as tax lien, med	chanic's lien)			
	at least one of the del		☐ Judgment lien from a lawsuit	cao o non,			
	Check if this claim re		Other (including a right to offset)				

community debt

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Debtor 1	Derwyn L	Thompson			Case number (if know)	
	First Name	Middle Name	Last Name			
Date debt	was incurred	Opened 3/16/12 Last Active 12/31/12	Last 4 digits of account number	0001		
Add the	dollar value of	f your entries in Columi	n A on this page. Write that number h	nere:	\$189,176.	05
If this is the last page of your form, add the dollar value Write that number here:			ollar value totals from all pages.		\$189,176.	05

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

		Document	Page 2	0 of 57				
Fill in this inf	formation to identify your	case:						
Debtor 1	Derwyn L Thomp	son						
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse if, filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the:	NORTHERN DISTRICT OF ILI	LINOIS					
0								
Case number (if known)	-			п	Check if this is an			
					amended filing			
	orm 106E/F		_					
3chedule	E/F: Creditors W	/ho Have Unsecured	Claims		12/15			
schedule G: Ex schedule D: Creeft. Attach the same and case	ecutory Contracts and Unexpeditors Who Have Claims Sec Continuation Page to this pag number (if known).	oired Leases (Official Form 106G). Eured by Property. If more space is ge. If you have no information to re	o not include needed, copy	contracts on Schedule A/B: Property (Offi any creditors with partially secured claim the Part you need, fill it out, number the e do not file that Part. On the top of any add	ns that are listed in entries in the boxes on the			
	at All of Your PRIORITY Ur editors have priority unsecure							
	• •	ed ciaims against you?						
■ No. Go	to Part 2.							
Yes.	at All of Your NONPRIORIT	TV Unacquired Claims						
_ `	editors have nonpriority unse							
☐ No. You	have nothing to report in this p	part. Submit this form to the court with	your other sche	edules.				
Yes.								
unsecured	claim, list the creditor separatel	y for each claim. For each claim listed	l, identify what t	b holds each claim. If a creditor has more the type of claim it is. Do not list claims already in three nonpriority unsecured claims fill out the	ncluded in Part 1. If more			
					Total claim			
	r Coll Co	Last 4 digits of acc	ount number	2630	\$0.00			
Nonpr	iority Creditor's Name			Opened 10/12/12 Last Active				
	N Estes	When was the debt	incurred?	Opened 10/13/12 Last Active 6/28/13				
	numburg, IL 60193							
	er Street City State Zlp Code	As of the date you	file, the claim	is: Check all that apply				
_	ncurred the debt? Check one.	-						
	btor 1 only	☐ Contingent						
	btor 2 only	☐ Unliquidated☐ Disputed						
	btor 1 and Debtor 2 only	d alain.						
_	least one of the debtors and an	001101	Type of NONPRIORITY unsecured claim:					
☐ Ch debt	eck if this claim is for a com	munity		aration agreement or divorce that you did not				
	claim subject to offset?	report as priority clai		nation agreement or divorce that you did not	ı			
■ No	1			ng plans, and other similar debts				
☐ Ye		Other. Specify						
— 10	•	Otner. Specify _	. 5	4.111				

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Debtor 1 Derwyn L Thompson Case number (if know) 4.2 **American Express** Last 4 digits of account number \$415.31 Nonpriority Creditor's Name P.O. Box 7871 When was the debt incurred? Fort Lauderdale, FL 33329 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.3 **American Mattress** Last 4 digits of account number \$921.66 Nonpriority Creditor's Name 2350 W Pinehurst Road When was the debt incurred? Addison, IL 60101 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.4 **Barclay Law Group** Last 4 digits of account number \$2,500.00 Nonpriority Creditor's Name 111 W Washington Street When was the debt incurred? **Suite 1520** Chicago, IL 60602 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

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Debtor 1 Derwyn L Thompson Case number (if know) 4.5 Citifinancia Last 4 digits of account number 0045 \$0.00 Nonpriority Creditor's Name Attn: Bankruptcy Opened 8/20/08 Last Active When was the debt incurred? 10/30/10 605 Munn Dr Fort Mill, SC 29715 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Unsecured 4.6 City of Chicago Last 4 digits of account number \$647.92 Nonpriority Creditor's Name Department of Revenue When was the debt incurred? P.O. Box 88292 Chicago, IL 60680-1292 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.7 Com Ed Last 4 digits of account number \$6,067.51 Nonpriority Creditor's Name P.O. Box 6111 When was the debt incurred? Carol Stream, IL 60197-6111 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

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Debt	or 1 Derwyn L Thompson		Case number (if know)	
4.8	Credit One Bank Na	Last 4 digits of account number	2793	\$0.00
	Nonpriority Creditor's Name Po Box 98873 Las Vegas, NV 89193	When was the debt incurred?	Opened 04/15 Last Active 10/12/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ☐ No	☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a separeport as priority claims ☐ Debts to pension or profit-sharing	ration agreement or divorce that you did not	
	Yes	Other. Specify Credit Card	<u> </u>	
4.9	Illinois Tollway Nonpriority Creditor's Name	Last 4 digits of account number When was the debt incurred?		\$2,427.02
	P.O. Box 5201 Lisle, IL 60532-5201 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
4.1)	Internal Revenue Service	Last 4 digits of account number		\$4,888.50
	Nonpriority Creditor's Name P.O. Box 21126 Philadelphia, PA 19114 Number Street City State Zlp Code	When was the debt incurred? As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	,		
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify		

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Debtor 1 Derwyn L Thompson Case number (if know) 4.1 \$1,690.81 Internal Revenue Service Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 21126 Philadelphia, PA 19114 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.1 9096 Jared-galleria Of Jwlr \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 5/08/10 Last Active 375 Ghent Rd When was the debt incurred? 09/11 Akron, OH 44333 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes 4.1 **Jefferson Capital Systems** \$1,062.05 Last 4 digits of account number 3 Nonpriority Creditor's Name 16 Mc Leland Road When was the debt incurred? Saint Cloud, MN 56303 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

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Case number (if know) Debtor 1 **Derwyn L Thompson** 4.1 LVNV Funding LLc \$2,996.72 Last 4 digits of account number 4 Nonpriority Creditor's Name P.O. Box 740281 When was the debt incurred? Houston, TX 77274 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.1 Mcsi Inc \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 327 When was the debt incurred? Palos Heights, IL 60463 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.1 Midland Funding \$521.94 Last 4 digits of account number 6 Nonpriority Creditor's Name 8875 Aero Drive When was the debt incurred? Suite 200 San Diego, CA 92123 As of the date you file, the claim is: Check all that apply Number Street City State ZIp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No \square Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

Other. Specify

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Debtor 1 Derwyn L Thompson Case number (if know) 4.1 \$2,212.66 **Nicor Gas** Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 190 When was the debt incurred? Aurora, IL 60507 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.1 **Penn Credit** \$200.00 Last 4 digits of account number 8 Nonpriority Creditor's Name 916 S 14th Street When was the debt incurred? Harrisburg, PA 17104 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.1 **Penn Credit** \$200.00 9 Last 4 digits of account number Nonpriority Creditor's Name 916 S 14th Street When was the debt incurred? Harrisburg, PA 17104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans \square Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

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Case number (if know) Debtor 1 Derwyn L Thompson 4.2 **PLS Loan Store** \$949.03 Last 4 digits of account number 0 Nonpriority Creditor's Name 801 N Pulaski Road When was the debt incurred? Chicago, IL 60651 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.2 0015 Synchrony Bank/Walmart \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Opened 09/99 Last Active Po Box 965060 When was the debt incurred? 05/04 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Charge Account 4.2 Texas Guaranteed Std Loan Corp 3202 \$3,105,00 Last 4 digits of account number Nonpriority Creditor's Name Opened 03/11 Last Active Po Box 83100 When was the debt incurred? 2/22/12 Round Rock, TX 78683 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No \square Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify **Educational Dtsch Bnk Trst Co Amaricas**

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Jebt	or 1 Derwyn L Inompson		Case number (if know)	
4.2 3	Texas Guaranteed Std Loan Corp Nonpriority Creditor's Name	Last 4 digits of account number	3201	\$1,235.00
	Po Box 83100 Round Rock, TX 78683	When was the debt incurred?	Opened 03/11 Last Active 2/22/12	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	\square Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify		
			ll Dtsch Bnk Trst Co Amaricas	
		As		
4.2 4	Texas Guaranteed Std Loan Corp Nonpriority Creditor's Name	Last 4 digits of account number	3204	\$1,983.00
	Po Box 83100 Round Rock, TX 78683	When was the debt incurred?	Opened 03/11 Last Active 2/22/12	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
		Educationa As	Il Dtsch Bnk Trst Co Amaricas	
4.2 5	Texas Guaranteed Std Loan Corp Nonpriority Creditor's Name	Last 4 digits of account number	3203	\$2,706.00
	Po Box 83100 Round Rock, TX 78683	When was the debt incurred?	Opened 03/11 Last Active 2/22/12	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset? —	report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
		Educationa As	Il Dtsch Bnk Trst Co Amaricas	

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Debtor 1 Derwyn L Thompson

Case number (if know)

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total				
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 9,029.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 28,701.13
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 37,730.13

		Bodanie	711 1 446 55 51 51	
Fill in this infor	mation to identify your	case:		
Debtor 1	Derwyn L Thomp	son		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)		 -		

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	n whom you have the cer, Street, City, State and ZIP Co	contract or lease	State what the contract or lease is for
2.1					
	Name				_
					_
	Number	Street			
	City		State	ZIP Code	_
2.2	City		State	ZIP Code	
2.2	Maria				_
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3					
	Name				_
	Number	Street			_
	Number	Sireei			
	City		State	ZIP Code	_
2.4	Oity		Otato	Zii Gode	
2.4	Name				_
	ivame				
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	140111001	Gueer			
	City		State	ZIP Code	_
	Oity		Olato	Zii Oodc	

		Docume	ent Page 31 d	of 57	
Fill in this	information to identify yo	ur case:			
Debtor 1	Derwyn L Thor	npson			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, fili	ng) First Name	Middle Name	Last Name		
United Sta	ites Bankruptcy Court for the	e: NORTHERN DISTRICT	OF ILLINOIS		
Case num	ber				
(if known)				☐ Check if this is an	
				amended filing	
Officia	l Form 106H				
	lule H: Your Co	dehtors		12/15	
SCITE	iule II. Toul Co	uebioi 5		12/13	_
	•	vn). Answer every question (If you are filing a joint case, or		e as a codebtor.	
■ No □ Yes	3				
		you lived in a community pr na, Nevada, New Mexico, Pu		ry? (Community property states and territories include ington, and Wisconsin.)	
	. Go to line 3. s. Did your spouse, former s	pouse, or legal equivalent live	e with you at the time?		
in line Form	e 2 again as a codebtor on	ly if that person is a guaran	tor or cosigner. Make	r if your spouse is filing with you. List the person show sure you have listed the creditor on Schedule D (Offici 06G). Use Schedule D, Schedule E/F, or Schedule G to	ial
	Column 1: Your codebtor Name, Number, Street, City, State an	d ZIP Code		Column 2: The creditor to whom you owe the debta Check all schedules that apply:	t
24				Cabadula D. Kaa	
3.1	Name			□ Schedule D, line □ Schedule E/F, line	
				☐ Schedule G, line	
-	Number Street			_	
	City	State	ZIP Code		
3.2				☐ Schedule D, line	_
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
-	Number Street			_	
	City	State	ZIP Code		

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E:III	in this information to identify your	2000							
	btor 1 Derwyn L 1								
	btor 2 buse, if filing)								
Uni	ited States Bankruptcy Court for th	e: NORTHERN DISTRIC	CT OF ILLINOIS						
(If kr	se number		-				ed filing ent show	ring postpetition following date:	chapter
	fficial Form 106l					MM / DD/ Y	YYYY		
	chedule I: Your Inc		l Cili tth	(D - l- (4	ID-L(0) L-	41		12/15
sup spo atta Par	plying correct information. If you use. If you are separated and yo ch a separate sheet to this form. The describe Employment 1:	u are married and not fili ur spouse is not filing w . On the top of any additi	ng jointly, and your ith you, do not inclu	spouse de infor	is liv mati	ring with you, incl on about your sp	ude info ouse. If r	rmation about more space is i	your needed,
1.	Fill in your employment information.		Debtor 1			Debtor :	2 or non-	-filing spouse	
	If you have more than one job, attach a separate page with	Employment status	■ Employed			■ Empl	oyed		
	information about additional		☐ Not employed			☐ Not e	mployed		
	employers.	Occupation	Sales Rep						
	Include part-time, seasonal, or self-employed work.	Employer's name	Direct Tv						
	Occupation may include student or homemaker, if it applies.	Employer's address	8300 Broadway Merriville, IN 46						
		How long employed t	here?						
Pai	rt 2: Give Details About Mo	onthly Income							
	mate monthly income as of the cuse unless you are separated.	date you file this form. If	you have nothing to r	eport for	any	line, write \$0 in the	space. I	nclude your nor	n-filing
If yo	ou or your non-filing spouse have n e space, attach a separate sheet to	nore than one employer, co this form.	ombine the informatio	n for all	empl	oyers for that perso	on on the	lines below. If y	ou need
						For Debtor 1		ebtor 2 or iling spouse	
2.	List monthly gross wages, sal deductions). If not paid monthly			2.	\$	1,000.00	\$	2,500.00	
3.	Estimate and list monthly over	time pay.		3.	+\$	0.00	+\$_	0.00	

1,000.00

2,500.00

Calculate gross Income. Add line 2 + line 3.

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Deb	tor 1	Derwyn L Thompson	_	Case ı	number (<i>if known</i>)			
				For	Debtor 1	For	Debtor 2 or	ı
							-filing spouse	
	Copy	y line 4 here	4.	\$	1,000.00	\$	2,500.00	-
5.	List	all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	250.00	\$	0.00	
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	0.00	-
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	0.00	-
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$	0.00	-
	5e.	Insurance	5e.	\$_ \$	0.00	\$_	0.00	-
	5f. 5g.	Domestic support obligations Union dues	5f. 5g.	\$ 	0.00	\$ \$	0.00	=
	5g. 5h.	Other deductions. Specify:	5h.+	· · · · · ·		+ \$-	0.00	-
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	— 6.	\$	250.00	\$	0.00	-
7.		ulate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	750.00	\$	2,500.00	-
8.		all other income regularly received:	•	Ψ_	730.00	Ψ	2,500.00	=
0.	8a.	Net income from rental property and from operating a business,						
		profession, or farm Attach a statement for each property and business showing gross						
		receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$	0.00	\$	0.00	_
	8b.	Interest and dividends	8b.	\$	0.00	\$	0.00	-
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	İ					
		Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	257 50	\$	0.00	
	8d.	Unemployment compensation	8d.	\$ 	357.50 0.00	\$ 	0.00	-
	8e.	Social Security	8e.	\$_	0.00	\$_	0.00	-
	8f.	Other government assistance that you regularly receive		–	0.00	<u> </u>	0.00	-
		Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	Э					
		Specify:	8f.	\$	0.00	\$	0.00	-
	8g.	Pension or retirement income	8g.	\$	0.00	\$	0.00	-
	8h.	Other monthly income. Specify: Amazon Inc	8h.+	\$	1,000.00	+ \$	0.00	-
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	1,357.50	\$	0.00	D
10.	Calc	ulate monthly income. Add line 7 + line 9.	10. \$		2,107.50 + \$	2.5	500.00 = \$	4,607.50
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. Ψ		Σ,107.30 + ψ_	2,0	- Ψ	4,007.30
11.	Inclu othe	e all other regular contributions to the expenses that you list in <i>Schedule</i> de contributions from an unmarried partner, members of your household, your r friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are not bify:	r depen		•		Schedule J. 11. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certaines					12. \$	4,607.50
							Combir monthl	ned y income
13.	Do y	ou expect an increase or decrease within the year after you file this form	1?					,
		No. Yes. Explain:						
		roo. Explain.						

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Fill	in this information	on to identify yo	our case:					
Deb	otor 1	Derwyn L Th	ompson			Che	eck if this is:	
	otor 2 ouse, if filing)		•					wing postpetition chapter the following date:
` .		tcv Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
	se number	io, court or uio			<u> </u>		, 22 ,	
1	nown)							
	fficial For							
	chedule .							12/15
info		e space is ne	eded, atta	If two married people ar ch another sheet to this n.				
Par		e Your House	hold					
1.	Is this a joint							
			n a separ	ate household?				
	□ No □ Yes	. Debtor 2 mus	st file Offici	al Form 106J-2, <i>Expenses</i>	s for Separate House	ehold of De	btor 2.	
2.	Do you have o	dependents?	□No					
	Do not list Deb Debtor 2.	otor 1 and	■ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state the dependents na				Child		17	□ No ■ Yes
					Child		19	□ No ■ Yes
					<u> </u>			■ res
								□ Yes □ No
								☐ Yes
3.	Do your expenses of p		han	No				
	yourself and	our depende	nts? ⊔	Yes				
Est	imate your exp		our bankr	y Expenses uptcy filing date unless y y is filed. If this is a supp				
the		assistance an		government assistance i cluded it on <i>Schedule I:</i> \			Your exp	enses
(0.		-,						
4.	The rental or payments and			ses for your residence. I r lot.	nclude first mortgag	e 4.	\$	1,132.01
	If not included	d in line 4:						
		ate taxes				4a.	·	0.00
		, homeowner's		's insurance Ipkeep expenses		4b. 4c.	·	0.00
				dominium dues		4d.		0.00
5.				our residence, such as ho	me equity loans	5.	·	0.00

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Debtor 1	Derwyn I	_ Thompson	Case nur	mbe	er (if known)	
6. Utili	ties:					
6a.		heat, natural gas	6a	ı. Ş	\$	300.00
6b.		ver, garbage collection	6b		\$	75.00
6c.	-	, cell phone, Internet, satellite, and cable services	6c).		141.00
6d.	Other. Spe	• •		l. :		0.00
7. Foo		ekeeping supplies			\$	435.49
		hildren's education costs	8		\$	0.00
		y, and dry cleaning	9		\$	85.00
	-	roducts and services	10		\$	85.00
	•	ntal expenses	11		\$	41.00
		Include gas, maintenance, bus or train fare.	.,		Ψ	41.00
	not include ca		12	2. ;	\$	200.00
		clubs, recreation, newspapers, magazines, an	d books 13	3. \$	\$	0.00
		ibutions and religious donations	14	l. :	\$	0.00
5. Insu					<u> </u>	0.00
		surance deducted from your pay or included in lir	nes 4 or 20.			
	. Life insura	, , ,	15a	ı. Ş	\$	0.00
15b.	. Health insu	ırance	15b). ;	\$	0.00
15c.	Vehicle ins	surance	15c	. S	\$	168.00
15d.	. Other insu	rance. Specify:	15d	1. :	\$	0.00
		clude taxes deducted from your pay or included in			*	
Spec		The second of th	16	S. S	\$	0.00
		ase payments:				
		ents for Vehicle 1	17a	ı. S	\$	0.00
		ents for Vehicle 2	17b). S	\$	0.00
17c.	Other. Spe	cify:	17c	;.	\$	0.00
	. Other. Spe	-		1. :	\$	0.00
		of alimony, maintenance, and support that yo			`	
		our pay on line 5, Schedule I, Your Income (O		3. \$	\$	0.00
		you make to support others who do not live		;	\$	0.00
Spec	cify:		19).		
0. Othe	er real prope	erty expenses not included in lines 4 or 5 of th	is form or on Schedule I: Y	/ou	ır Income.	
20a.	. Mortgages	on other property	20a	ı. S	\$	0.00
20b.	. Real estate	etaxes	20b). ;	\$	0.00
20c.	Property, h	omeowner's, or renter's insurance	20c	. S	\$	0.00
20d.	. Maintenan	ce, repair, and upkeep expenses	20d	l. :	\$	0.00
20e.	. Homeowne	er's association or condominium dues	20e	e. S	\$	0.00
21. Othe	er: Specify:	Wifes Car Note	21		+\$	365.00
	. ,			Г	<u> </u>	
	-	nonthly expenses			•	
	Add lines 4	· ·			\$	3,027.50
22b.	. Copy line 22	2 (monthly expenses for Debtor 2), if any, from Of	ficial Form 106J-2		\$	
22c.	Add line 22a	and 22b. The result is your monthly expenses.			\$	3,027.50
0 0-1-		nanthly not income		L		
	-	nonthly net income.	lo I		c	4 007 50
		2 (your combined monthly income) from Schedu				4,607.50
23b.	. Copy your	monthly expenses from line 22c above.	23b). •	- \$	3,027.50
00.5	Cubtus at	our monthly over an one from the contract the ball of the contract the		Γ		
23c.		our monthly expenses from your monthly income.	23c	$ \cdot $	\$	1,580.00
	rne result	is your monthly net income.	250	Г,		.,000.00
24. Do v	VOLLEXNECT 2	n increase or decrease in your expenses with	in the year after you file thi	is f	form?	
		u expect to finish paying for your car loan within the yea				or decrease because of a
		erms of your mortgage?	, ,,			
■ N	۱o.					
	'es.	Explain here:				

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Fill in th	nis informa	ation to identify your	case:				
Debtor 1	I	Derwyn L Thomps	son				
		First Name	Middle Name	Las	t Name		
Debtor 2	_	First Name	Middle None	Lan	t Name		
(Spouse if,	Tiling)	First Name	Middle Name	Las	t Name		
United S	States Bank	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINO	IS		
Case nu	ımber						
(if known)							☐ Check if this is an
							amended filing
		106Dec		Dobt	aula Caba	مادراه	
Dec	aration	on About a	ın Individual	Depto	or's Sche	auies	12/15
years, o		U.S.C. §§ 152, 1341, 1 Below	519, and 35/1.				
Dio	d you pay	or agree to pay some	one who is NOT an attor	rney to help	you fill out bankr	uptcy forms?	
	No						
	Yes. Na	me of person					nkruptcy Petition Preparer's Notice, nn, and Signature (Official Form 119)
		of perjury, I declare true and correct.	that I have read the sum	nmary and s	chedules filed with	h this declarat	ion and
х	/s/ Derw	yn L Thompson		Х			
· .	Derwyn	L Thompson of Debtor 1			Signature of Debto	or 2	
	Ü	ctober 9, 2017			Date		
		•					

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Fill	in this infor	nation to identify yoເ	ır case:				
Deb	otor 1	Derwyn L Thom	npson				
		First Name	Middle Name	Last Name			
	otor 2 use if, filing)	First Name	Middle Name	Last Name			
Uni	ted States Ba	nkruptcy Court for the	NORTHERN DISTRICT	OF ILLINOIS			
	se number _ own)					Check if this is an amended filing	
Sta Be a info	s complete a	of Financial	sible. If two married people , attach a separate sheet to	duals Filing for E are filing together, both are this form. On the top of a	e equally responsible for s		
		,	arital Status and Where Yo	ou Lived Before			
1.		r current marital stat					
	☐ Married ☐ Not ma						
2.	During the I	ast 3 years, have you	ı lived anywhere other thar	n where you live now?			
	■ No						
	Yes. List all of the places you lived in the last 3 years. Do not include where you live now.						
	Debtor 1 P	rior Address:	Dates Debtor	1 Debtor 2 Prior A	ddress:	Dates Debtor 2 lived there	
3. state				egal equivalent in a commu evada, New Mexico, Puerto I			
	■ No □ Yes. Ma	ake sure you fill out <i>Sc</i>	hedule H: Your Codebtors (Official Form 106H).			
Par	t 2 Expla	in the Sources of Yo	ur Income				
4.	Fill in the tot	al amount of income yo	ou received from all jobs and	ing a business during this y all businesses, including par ve together, list it only once u	rt-time activities.	alendar years?	
	■ No □ Yes. Fil	I in the details.					
			Debtor 1		Debtor 2		
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	

Case 17-30214 Doc 1 Filed 10/09/17 Entered 10/09/17 15:02:14 Desc Main Document Page 38 of 57 Case number (if known) Debtor 1 Derwyn L Thompson Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Gross income from Sources of income Describe below. Describe below. (before deductions each source (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? ☐ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address Dates of payment **Total amount** Amount you Was this payment for ... paid still owe Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Nο Yes. List all payments to an insider. **Insider's Name and Address Dates of payment Total amount** Amount you Reason for this payment

☐ Yes. List all payments to an insider

Insider's Name and Address

Include payments on debts guaranteed or cosigned by an insider.

Dates of payment Total amount Amount you still owe

Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an

paid

still owe

ount you Reason for this payment still owe Include creditor's name

insider?

Case 17-30214 Doc 1 Filed 10/09/17 Entered 10/09/17 15:02:14 Desc Main Document Page 39 of 57 Debtor 1 Derwyn L Thompson Case number (if known) Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address** Value of the **Describe the Property** Date property **Explain what happened** 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? Nο Yes Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

■ No

Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person

Describe the gifts

Dates you gave the gifts

Person to Whom You Gave the Gift and Address:

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No

Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code) Describe what you contributed

Dates you contributed

Value

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

■ No

☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred

Describe any insurance coverage for the loss

Include the amount that insurance has paid. List pending insurance claims on line 33 of *Schedule A/B: Property*.

Date of your loss

Value of property lost

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Case number (if known) Document

Debtor 1 Derwyn L Thompson

Par	7: List Certain Payments or Transfers					
16.	Within 1 year before you filed for bankrupto consulted about seeking bankruptcy or pre Include any attorneys, bankruptcy petition prep	paring a bankruptcy po	etition?		, , ,	rty to anyone you
	□ No					
	Yes. Fill in the details.					
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	transferred	value of any proper	ty	Date payment or transfer was made	Amount of payment
	Fernandez & Gray 108 Madison Oak Park, IL 60302				10/09/17	\$500.00
17.	Within 1 year before you filed for bankrupto promised to help you deal with your credito Do not include any payment or transfer that yo	ors or to make paymen			r transfer any prope	rty to anyone who
	No					
	Yes. Fill in the details.					_
	Person Who Was Paid Address	Description and transferred	Description and value of any property transferred		Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No Yes. Fill in the details.					
	Person Who Received Transfer Address	Description and property transfe			iny property or received or debts change	Date transfer was made
	Person's relationship to you					
19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No					
	☐ Yes. Fill in the details.					
	Name of trust Description and value of the property transferred Date Tra					Date Transfer was made
Par	18: List of Certain Financial Accounts, In:	struments. Safe Depos	it Boxes, and Stora	ge Units		
20.	Within 1 year before you filed for bankrupto sold, moved, or transferred? Include checking, savings, money market, ohouses, pension funds, cooperatives, asso	y, were any financial a	ccounts or instrume	ents held in		, ,
	No					
	Yes. Fill in the details.		_	_		
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account instrument	clos	e account was sed, sold, ved, or nsferred	Last balance before closing or transfer

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Debtor 1 Derwyn L Thompson

21.	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?					
	No					
	☐ Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?		
22.	Have you stored property in a storage unit or	place other than your home within	1 year before you filed for bankruptcy?	,		
	No					
	Yes. Fill in the details.					
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?		
Par	t 9: Identify Property You Hold or Control fo	or Someone Else				
23.	Do you hold or control any property that some for someone.	eone else owns? Include any prope	rty you borrowed from, are storing for,	or hold in trust		
	■ No					
	Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP	Describe the property	Value		
		Code)				
Par	t 10: Give Details About Environmental Infor	mation				
For	the purpose of Part 10, the following definition	ns apply:				
	Environmental law means any federal, state, or toxic substances, wastes, or material into the regulations controlling the cleanup of these s	air, land, soil, surface water, groun				
	Site means any location, facility, or property a to own, operate, or utilize it, including dispos		law, whether you now own, operate, o	r utilize it or used		
	Hazardous material means anything an environment hazardous material, pollutant, contaminant, o		s waste, hazardous substance, toxic s	ubstance,		
Rep	ort all notices, releases, and proceedings that	you know about, regardless of whe	n they occurred.			
24.	Has any governmental unit notified you that y	ou may be liable or potentially liable	e under or in violation of an environme	ental law?		
	■ No					
	Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State ar ZIP Code)	Environmental law, if you know it	Date of notice		
25.	Have you notified any governmental unit of an	ny release of hazardous material?				
	■ No					
	Yes. Fill in the details.					
	Name of site	Governmental unit	Environmental law, if you	Date of notice		
	Address (Number, Street, City, State and ZIP Code)	Address (Number, Street, City, State ar ZIP Code)				

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Yes. Fill in the details. **Case Title** Court or agency Nature of the case Status of the Case Number Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number** Do not include Social Security number or ITIN. **Address** (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name **Date Issued Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Derwyn L Thompson **Derwyn L Thompson** Signature of Debtor 2 Signature of Debtor 1 Date October 9, 2017 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? ☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-30214

Derwyn L Thompson

Debtor 1

Doc 1

Filed 10/09/17

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Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapte	er 7:	Liquidation
	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received , \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$40.00 for expenses,

leaving a balance due for the filing fee of \$0.00.

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: October 9, 2017	11
Signed:	
/s/ Derwyn L Thompson	/s/ Bennie W Fernandez
Derwyn L Thompson	Bennie W Fernandez
	Attorney for the Debtor(s)
	_
Debtor(s)	
Do not sign this agreement if the amount	s are hlank

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In r	re Derwyn L Thompson		Case N	lo.	
		Debtor(s)	Chapte	er 13	
	DISCLOSUR	E OF COMPENSATION OF AT	TORNEY FOR	DEBTOR(S)	
1.	compensation paid to me within on	Fed. Bankr. P. 2016(b), I certify that I am the eyear before the filing of the petition in banks s) in contemplation of or in connection with the	ruptcy, or agreed to be p	oaid to me, for servi	
	For legal services, I have agre	ed to accept	\$	4,000.00	_
	Prior to the filing of this stater	nent I have received	\$	500.00	_
	Balance Due		\$	3,500.00	-
2.	The source of the compensation pa	d to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be p	aid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the a	pove-disclosed compensation with any other p	person unless they are m	nembers and associa	ates of my law firm.
		e-disclosed compensation with a person or per with a list of the names of the people sharing			f my law firm. A
5.	In return for the above-disclosed fe	e, I have agreed to render legal service for all	aspects of the bankrupt	cy case, including:	
	b. Preparation and filing of any pe	l situation, and rendering advice to the debtor ition, schedules, statement of affairs and plan he meeting of creditors and confirmation hear	which may be required	;	ı bankruptcy;
6.	By agreement with the debtor(s), the	e above-disclosed fee does not include the fol	lowing service:		
		CERTIFICATION			
this	I certify that the foregoing is a combankruptcy proceeding.	plete statement of any agreement or arrangem	ent for payment to me f	or representation of	f the debtor(s) in
	October 9, 2017	/s/ Bennie V	V Fernandez		
_	Date	Bennie W F Signature of A Fernandez of A 223 W. Jack	Attorney & Gray (son		
		Chicago, IL 312-386-101	−60606 I0 Fax: 312-386-102	0	
		bennie161@	sbcglobal.net		
		Name of law j	tirm		

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United States Bankruptcy CourtNorthern District of Illinois

		- 10-1		
In re	Derwyn L Thompson		Case No.	
		Debtor(s)	Chapter 13	
	VE	RIFICATION OF CREDITOR M	ATRIX	
		Number of	Creditors:	27
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	ors is true and correct	to the best of my
Date:	October 9, 2017	/s/ Derwyn L Thompson Derwyn L Thompson Signature of Debtor		

Allegacy Federal Credit Union 1 Coroprate Drive Suite 360 Lake Zurich, IL 60047

Amer Coll Co 919 W Estes Schaumburg, IL 60193

American Express P.O. Box 7871 Fort Lauderdale, FL 33329

American Mattress 2350 W Pinehurst Road Addison, IL 60101

Automotive Credit Corp Michael Andrews & Assoc. 26261 Evergreen Rd. Suite 350 Southfield, MI 48076

Barclay Law Group 111 W Washington Street Suite 1520 Chicago, IL 60602

Citifinancia Attn: Bankruptcy 605 Munn Dr Fort Mill, SC 29715

City of Chicago Department of Revenue P.O. Box 88292 Chicago, IL 60680-1292

Com Ed P.O. Box 6111 Carol Stream, IL 60197-6111

Credit One Bank Na Po Box 98873 Las Vegas, NV 89193 Illinois Tollway P.O. Box 5201 Lisle, IL 60532-5201

Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114

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Jared-galleria Of Jwlr 375 Ghent Rd Akron, OH 44333

Jefferson Capital Systems 16 Mc Leland Road Saint Cloud, MN 56303

LVNV Funding LLc P.O. Box 740281 Houston, TX 77274

Mcsi Inc Po Box 327 Palos Heights, IL 60463

Midland Funding 8875 Aero Drive Suite 200 San Diego, CA 92123

Nicor Gas P.O. Box 190 Aurora, IL 60507

Penn Credit 916 S 14th Street Harrisburg, PA 17104

Penn Credit 916 S 14th Street Harrisburg, PA 17104 PLS Loan Store 801 N Pulaski Road Chicago, IL 60651

Synchrony Bank/Walmart Attn: Bankruptcy Po Box 965060 Orlando, FL 32896

Texas Guaranteed Std Loan Corp Po Box 83100 Round Rock, TX 78683

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